

**Information to identify the case:**

Debtor 1	<u>Michele A. Cramer</u>	Social Security number or ITIN	xxx-xx-2863
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-20738-CMB			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michele A. Cramer

8/17/22

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michele A. Cramer  
Debtor

Case No. 22-20738-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 17, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 19, 2022:

Recip ID	Recipient Name and Address
db	+ Michele A. Cramer, P.O. Box 73, Hiller, PA 15444-0073
15474093	+ CFNA Receivables, 2 Court Square, Long Island City, NY 11120-0001
15474092	+ Center West Joint Sewer Authority, 102 East End Road, Brownsville, PA 15417-8636
15474095	+ Citifinancial Services, Inc, 575 Morgantown Road, Uniontown, PA 15401-5431
15474098	Fay Financial, S. Financial St, Suite 2000, Chicago, IL 60605
15474097	+ Fay Financial, 425 S Financial Street, Suite 2000, Chicago, IL 60605-1000
15474099	+ Fay Servicing, P.O. Box 111209, Nashville, TN 37222-1209
15474101	+ J.P. Morgan Mortgage Acquisition Corp, c/o Emmanuel J Argentieri Esq, 52 Newton Avenue, P O Box 456, Woodbury, NJ 08096-7456
15474103	+ JP Morgan Mortgage Acquisition Corp, c/o KML Law Group P C, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15474102	+ JP Morgan Mortgage Acquisition Corp, 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132
15474107	+ Rushmore Loan Management Services LLC, P O Box 514707, Los Angeles, CA 90051-4707
15474108	Tri-County Joint Municipal Authority, P.O. Box 758, Fredericktown, PA 15333-0758
15474111	US Bank Trust National Association, c/o Stephanie A Walczak Esq, PO Box 23159, San Diego, CA 92193-3159
15474109	US Bank Trust National Association, c/o KML Law Group PC, P O Box 23159, San Diego, CA 92193-3159
15474112	+ US Bank Trust National Association/VRMTG Asse, c/o KML Law Group PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15474113	+ VRMTG Asset Trust, 888 7th Avenue, 10th Floor, New York, NY 10106-1099

TOTAL: 16

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 00:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Aug 18 2022 04:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15474091	+ EDI: LCIBAYLN	Aug 18 2022 04:03:00	Bayview Loan Servicing LLC, 4425 Ponce De Leon, 5th Floor, Coral Gables, FL 33146-1839
15474094	+ EDI: CITICORP.COM	Aug 18 2022 04:03:00	Citifinancial, 5800 South Corporate Place, C/S Care Dept, Sioux Falls, SD 57108-5027
15474096	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 18 2022 00:06:00	Community Loan Servicing LLC, 4425 Ponce De Leon, 5th Floor, Coral Gables, FL 33146-1839

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15474100	Email/Text: ECF@fayservicing.com	Aug 18 2022 00:06:00	Fay Servicing, P.O. Box 88009, Chicago, IL 60680-1009
15474105	+ EDI: AGFINANCE.COM	Aug 18 2022 04:03:00	One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010
15474106	+ Email/Text: bkenotice@rushmorelm.com	Aug 18 2022 00:06:00	Rushmore Loan Management, 15480 Laguna Canyon Road, Irvine, CA 92618-2132
15474561	+ EDI: RMSC.COM	Aug 18 2022 04:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15474114	Email/Text: bankruptcy@firstenergycorp.com	Aug 18 2022 00:06:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687
15474115	Email/Text: support@ljross.com	Aug 18 2022 00:06:00	West Penn Power Company, c/o L J Ross Associates, Inc., P.O. Box 6099, Jackson, MI 49204-6099

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		US Bank Trust National Association, Not In Its Ind
15474110		US Bank Trust National Association, c/o KLM Law Group P C, P.O. Box 23159, San Diego,
15474104	*+	JP Morgan Mortgage Acquisition Corp., 15480 Laguna Canyon Road, Suite 100, Irvine, CA 92618-2132

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 19, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bnicholas@kmlawgroup.com
Herbert G Mitchell, III	on behalf of Debtor Michele A. Cramer mitch.mitchelllaw@gmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@pulsenet.com;pa07@ecfbis.com
Robert H. Slone, Trustee	

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on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfbis.com

TOTAL: 5